In the Specification

On page 4, line 17, immediately after "substrate 12." insert As depicted, layer 16 is disposed on and in continuous contact with layer 14--.

✓On page 5, line 12, replace "about 10-25" with --greater than about 25--.

✓On page 6, line 4, replace "greater than about 25" with --about 25--.

On page 8, line 10, immediately after "and 36." insert —As depicted, each floating gate transistor has tunnel oxide 14 in continuous contact with first material 16, and is disposed over substrate 12 in a manner such that essentially none of tunnel exide 14 overlies one of source regions 38, 40 or drain region 42--.

In the Drawing

Please modify Fig. 8 as shown in the marked-up-in-red copy thereof included herewith.